

In re:  
Norris Gene Wright  
Sherry Lynn Wright  
Debtors

Case No. 16-40199-jcw  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0419-4

User: barnesk  
Form ID: 309I

Page 1 of 2  
Total Noticed: 25

Date Rcvd: May 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2016.

db/db +Norris Gene Wright, Sherry Lynn Wright, 349 Withrow Road, Forest City, NC 28043-9692  
tr +Steven G. Tate, 212 Cooper Street, Statesville, NC 28677-5856  
smg United States Attorney, Federal Courthouse Rm. 233, 100 Otis Street, Asheville, NC 28801-2608  
5334413 Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129  
5334416 Bob Shehan, 873 Bearwallow Mountain Rd, Hendersonville, NC 28792-2091  
5334423 +Rutherford County Tax Collector, PO Box 143, Rutherfordton, NC 28139-0143  
5334426 Smith Debnam Narron Drake, Saintsing & Myers LLP, PO Box 26268, Raleigh, NC 27611-6268  
5334429 +Southside Motor Co. Inc., 171 S. Broadway Street, Forest City, NC 28043-3613  
5334431 +US Attorney's Office, 227 West Trade Street, Carillon Bldg., Suite 1700, Charlotte, NC 28202-1675  
5334430 +Universal Finance, 141 W. Main Street, Forest City, NC 28043-3022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: banklutz@charlotte.twcbc.com May 20 2016 18:37:40 Robert H. Lutz,  
Lutz Law Firm, PLLC, 310-8 E. Graham Street, Shelby, NC 28150  
5334414 EDI: PHINAMERI.COM May 20 2016 18:28:00 Americredit, PO Box 183593, Arlington, TX 76096-0000  
5334415 +E-mail/Text: bae\_notices@ncwba.uscourts.gov May 20 2016 18:37:57 Bankruptcy Administrator,  
402 W. Trade Street, Room 200, Charlotte, NC 28202-1673  
5334417 E-mail/Text: brandy@cottonstatebarns.com May 20 2016 18:38:27 CTH Rentals LLC,  
Southern Lease Management, PO Box 215, Halls, TN 38040-0215  
5334418 +EDI: FORD.COM May 20 2016 18:28:00 Ford Motor Credit, PO Box 152271,  
Irving, TX 75015-2271  
5334419 +EDI: PHINAMERI.COM May 20 2016 18:28:00 GM Financial, PO Box 183834,  
Arlington, TX 76096-3834  
5334685 +EDI: IRS.COM May 20 2016 18:33:00 Internal Revenue Service, P.O. Box 7317,  
Philadelphia, PA 19101-7317  
5334420 +EDI: NCDEPREV.COM May 20 2016 18:33:00 North Carolina Department Of Revenue, PO Box 25000,  
Raleigh, NC 27640-0100  
5334686 EDI: NCDEPREV.COM May 20 2016 18:33:00 North Carolina Department of Revenue,  
Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
5334421 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 20 2016 18:40:43 Regional Acceptance Corporation,  
PO Box 6000, Winterville, NC 28590-6000  
5334422 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 20 2016 18:40:43 Regional Acceptance Corporation,  
PO Box 580075, Charlotte, NC 28258-0075  
5334428 E-mail/Text: bknotices@snsc.com May 20 2016 18:38:24 SN Servicing Corporation, 323 5th St,  
Eureka, CA 95501-0305  
5334427 +E-mail/Text: bknotices@snsc.com May 20 2016 18:38:24 SN Servicing, PO Box 35,  
Eureka, CA 95502-0035  
5334424 +EDI: SECFIN.COM May 20 2016 18:28:00 Security Finance, 207 South Alabama Avenue,  
Chessnee, SC 29323-1503  
5334425 +EDI: SECFIN.COM May 20 2016 18:28:00 Security Finance Corp. Of SC, 317 Limestone Street,  
Gaffney, SC 29340-3137

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2016

Signature: /s/Joseph Speetjens

District/off: 0419-4

User: barnesk  
Form ID: 309I

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Total Noticed: 25

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2016 at the address(es) listed below:

Robert H. Lutz on behalf of Debtor Norris Gene Wright banklutz@charlotte.twcbc.com  
Robert H. Lutz on behalf of Debtor Sherry Lynn Wright banklutz@charlotte.twcbc.com  
TOTAL: 2

Information to identify the case:		
Debtor 1	Norris Gene Wright First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3799 EIN - - - - -
Debtor 2 (Spouse, if filing)	Sherry Lynn Wright First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-7629 EIN -
United States Bankruptcy Court	Western District of North Carolina	Date case filed for chapter 13 5/17/16
Case number: 16-40199		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Norris Gene Wright	Sherry Lynn Wright
2. All other names used in the last 8 years		
3. Address	349 Withrow Road Forest City, NC 28043	349 Withrow Road Forest City, NC 28043
4. Debtor's attorney Name and address	Robert H. Lutz Lutz Law Firm, PLLC 310-8 E. Graham Street Shelby, NC 28150	Contact phone 704.600.6003 Email : <a href="mailto:banklutz@charlotte.twcbc.com">banklutz@charlotte.twcbc.com</a>
5. Bankruptcy trustee Name and address	Steven G. Tate 212 Cooper Street Statesville, NC 28677	Contact phone (704) 872-0068 Email: <a href="mailto:tate13@ch13sta.com">tate13@ch13sta.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	401 West Trade Street Charlotte, NC 28202	Hours open : 8:30 AM – 4:30 PM Contact phone 704-350-7500 Date: 5/20/16

For more information, see page 2

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 21, 2016 at 11:00 AM</b>	<b>Location:</b> 212 Cooper Street, Statesville, NC 28677
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 8/22/16
	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 9/19/16
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> _____
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	